

DICKINSON FINANCIAL CORPORATION II

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 2107707	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$863	\$2,009	132.8%	
Loans	\$316	\$1,071	239.2%	
Construction & development	\$177	\$408	130.4%	
Closed-end 1-4 family residential	\$35	\$77	120.5%	
Home equity	\$8	\$16	106.9%	
Credit card	\$4	\$4	2.6%	
Other consumer	\$13	\$17	23.5%	
Commercial & Industrial	\$25	\$173	603.6%	
Commercial real estate	\$36	\$306	740.4%	
Unused commitments	\$54	\$103	90.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$24	\$70	188.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$50	\$164	228.9%	
Cash & balances due	\$418	\$525	25.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$18		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$19		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$755	\$1,707	126.2%	
Deposits	\$741	\$1,567	111.5%	
Total other borrowings	\$0	\$115		
FHLB advances	\$0	\$115		
Equity				
Equity capital at quarter end	\$108	\$301	179.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$15	NA	
Performance Ratios				
Tier 1 leverage ratio	11.8%	7.1%	--	
Tier 1 risk based capital ratio	25.7%	22.5%	--	
Total risk based capital ratio	27.1%	23.8%	--	
Return on equity ¹	21.5%	23.7%	--	
Return on assets ¹	2.8%	2.1%	--	
Net interest margin ¹	2.1%	1.3%	--	
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	32.7%	37.4%	--	
Loss provision to net charge-offs (qtr)	117.8%	38.1%	--	
Net charge-offs to average loans and leases ¹	8.1%	2.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	48.2%	48.4%	3.1%	0.9%
Closed-end 1-4 family residential	0.7%	14.9%	0.0%	0.2%
Home equity	0.0%	2.2%	0.0%	0.0%
Credit card	0.6%	0.5%	1.4%	1.4%
Other consumer	1.0%	0.8%	3.0%	1.9%
Commercial & Industrial	34.2%	35.8%	0.1%	1.9%
Commercial real estate	31.8%	33.2%	0.0%	0.8%
Total loans	33.5%	37.9%	2.2%	1.0%